



CERTIFICATE OF INSURANCE

■ Motor Vehicles (Third-Party Risks and Compensation) Act. (Chapter 189) ■ Motor Vehicles (Third-Party Risks and Compensation) Rules. 1960 ■ Road Transport Act. 1987 (Malaysia) ■ Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

CERTIFICATE NO. : **VPA/P1885022** Account No. : **05392**
Coverage : **Comprehensive**
Sum Insured : **Market Value At The Time Of Loss**
Name of Policy Holder : **YEO HONG HWE**
Vehicle Registration No. : **SJK1123X**
Period of Insurance : From **02/12/2017** To **01/12/2018** (Both Dates Inclusive)

PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE*

- (a) The Policyholder
The Policyholder may also drive a Motor Car not belonging to or not hired (under a hire purchase agreement or otherwise) to him or his employer or his partner
(b) Any other person who is driving on the Policyholder's order or with his permission
Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

LIMITATIONS AS TO USE*

Use only for social, domestic and pleasure purposes and for the Policyholder's business
The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speedtesting, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

(01)

Basic Own Damage Excess : SGD 400.00

An Additional Excess is applicable as follows:
S\$500.00 for Unnamed Authorized Driver &/or Declared Young & Inexperienced Driver.
S\$5,000.00 for Undeclared Young and Inexperienced Driver.
(Please refer to your policy on the terms & conditions)

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

N.B : (Private Car Only)

You have signed an Undertaking to use exclusively AXA Premium Workshops for all your accident repairs insured by AXA.

Basic Own Damage Excess for Insured & Named Drivers is reduced as follows:

- . 50% NCD - Nil Excess
- . 0% - 40% - Excess Halved

AXA INSURANCE PTE LTD


Authorized Signature

Issued by - **MVCKTEO** on **30/11/2017**

IMPORTANT :

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation Act (Cap. 189)).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, covernote and endorsement etc.

CLAIMS PROCEDURE

A. At the Accident Site

1. Exchange particulars with all parties involved in the accident including name, NRIC/FIN number, telephone number, address and insurance company.
2. Take note of the third party vehicle numbers. Please also take digital photographs (e.g. MMS) of all the third party vehicles involved in the accident and a view of the accident scene. These are to be included in the accident report to be filed later.
3. If there are witnesses, note down their names, NRIC/FIN numbers, telephone numbers and addresses.

B. What to do immediately after

1. Call our **Customer Helpline at 1800-8804741** or **AXA's Premium Workshops** listed below for further advice/assistance.
2. Report the accident to one of **AXA's Premium Workshops** listed below, with your vehicle (whether damaged or not) within 24 hours of the accident or by the next working day. AXA's Premium Workshops are authorised to assist our policyholders for accident report.
3. Lodge a police report for the following motor accident cases:-
 - injury case;
 - non-injury case involving a government vehicle or damage to government property;
 - non-injury case involving a foreign vehicle;
 - non-injury case involving a pedestrian or cyclist;
 - any accident outside of Singapore.
4. Avoid all unauthorised tow-truck operators or repair workshops.
5. Forward all letters and communications received from third parties concerning the accident to AXA Insurance Pte Ltd.

AXA PREMIUM WORKSHOPS

NORTH ZONE	EAST ZONE
Ah Lim Motor Company 10 Ang Mo Kio Ind. Park 2A, #01-09, AMK Auto Point, Singapore 568047 Tel: 6483 1244	Alpine Motors Pte Ltd (Chevrolet vehicles only) 7 Ubi Close, Singapore 408604 Tel: 6511 3022 (Ext: 203 or 343)
Comfort Delgro Engineering Pte Ltd (Main) 205 Braddell Road, Singapore 579701 Tel: 6383 7118 / 6553 1111	Progressive Automotive Pte Ltd Blk 3022A, Ubi Road 1 #01-45/46, Singapore 408716 Tel: 6741 5336
Hua Hong Pte Ltd 25D Sungei Kadut St 1, Singapore 729332 Tel: 6760 8815 / 6760 0539	SME Motor Pte Ltd 1 Kaki Bukit Ave 6, Blk D, #02-15/16/17/18, AutoBay @ Kaki Bukit, Singapore 417883 Tel : 6747 6106
K. Kim Hin Auto Blk 34 Sin Ming Drive, #01-114, Singapore 575708 Tel : 6452 7018	Glass-Fix Pte Ltd (Main) (Windscreen Only) 52 Ubi Avenue 3, #04-42, Frontier E Park @ Ubi, Singapore 408867 Tel: 6278 0887
S & H Motor Pte Ltd Blk 11 #01-83, Sin Ming Road, Singapore 575655, Tel : 6453 4730	WEST ZONE
Tuffi Tech Pte Ltd (Windscreen Only) Blk 34 Sin Ming Drive, #01-134, Singapore 575708 Tel: 6453 3722	Comfort Delgro Engineering Pte Ltd (Branch) 45 Pandan Road, Singapore 609286 Tel: 6867 6918/ 6262 5065
SOUTH ZONE	ETHOZ Automotive Solutions Ltd (Main) 30 Bukit Batok Crescent, Singapore 658075 Tel: 6654 7501
Charn's Customcraft Blk 1010 Bukit Merah, Lane 3 #01-105 Singapore 159724 Tel: 6271 7054	ETHOZ Automotive Solutions Ltd (Branch) 50 Gul Crescent Singapore 629543 Tel: 6654 7701
Hin Lung Workshop Blk 1008 Bukit Merah Lane 3, #01-20 Singapore 159722 Tel: 6858 3000	Sng Ah Tee Motor & Panel Service Pte Ltd Blk 3 Pioneer Road North #01-18, Singapore 628457 Tel: 6268 6183
MOVA Automotive Blk 1008 Bt. Merah Lane 3 #01-04 Singapore 629792 Tel : 6272 3892	Glass-Fix Pte Ltd (Branch) (Windscreen Only) 1 Bukit Batok Crescent, Wcega Plaza, #08-11, Singapore 658064 Tel: 6570 3906/ 6570 4751

* Commercial Vehicles Above 2 Tons in Weight